

**Information to identify the case:**

Debtor 1 Reno L. Benigni Sr.

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4084**

EIN **-----**

Debtor 2 Laura L. Benigni

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2797**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-25169-JAD**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Reno L. Benigni Sr.

Laura L. Benigni  
aka Lori L. Benigni

1/11/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Reno L. Benigni, Sr.  
Laura L. Benigni  
Debtors

Case No. 17-25169-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jan 11, 2022

User: lfin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Reno L. Benigni, Sr., Laura L. Benigni, 1657 Dagmar Ave., Pittsburgh, PA 15216-3621
cr	Duquesne Light Company, c/o Allison L. Carr, 2200 Gulf Tower, Pittsburgh, PA 15219
14775537	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14752055	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14787854	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14776207	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787636	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
14752067	+ Elizabeth Benigni, 1325 Orangewood Ave., Pittsburgh, PA 15216-3815
14752071	Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14752073	+ The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
14752075	+ Us Dept Ed, Ecme/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 12 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2022 23:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 12 2022 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2022 23:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpwsa@grblaw.com	Jan 11 2022 23:14:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	EDI: ECMC.COM	Jan 12 2022 04:13:00	US Department of Education, P O Box 16448, Saint Paul, MN 55116-0448
14775537	Email/PDF: bncnotices@becket-lee.com	Jan 11 2022 23:14:10	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14752055	+ Email/PDF: bncnotices@becket-lee.com	Jan 11 2022 23:14:08	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14752056	+ EDI: BANKAMER.COM	Jan 12 2022 04:13:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14897582	+ EDI: BANKAMER.COM		

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14781287	+ EDI: RECOVERYCORP.COM	Jan 12 2022 04:13:00	Bank of America, PO Box 31785, Tampa FL 33631-3785
14752057	+ EDI: CAPITALONE.COM	Jan 12 2022 04:13:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14752058	+ EDI: CAPITALONE.COM	Jan 12 2022 04:13:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14776207	Email/PDF: bncnotices@becket-lee.com	Jan 12 2022 04:13:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14752059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2022 23:14:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14752061	+ EDI: CITICORP.COM	Jan 12 2022 04:13:00	Citibank North America, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14752062	+ EDI: CITICORP.COM	Jan 12 2022 04:13:00	Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
14752063	+ EDI: CITICORP.COM	Jan 12 2022 04:13:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14752064	+ EDI: WFNNB.COM	Jan 12 2022 04:13:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14752065	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 11 2022 23:14:02	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14756344	EDI: DISCOVER.COM	Jan 12 2022 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14752066	+ EDI: DISCOVER.COM	Jan 12 2022 04:13:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14784006	+ Email/Text: kburkley@berNSTeinlaw.com	Jan 11 2022 23:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14752068	EDI: IRS.COM	Jan 12 2022 04:13:00	Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
14752060	EDI: JPMORGANCHASE	Jan 12 2022 04:13:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14752069	+ Email/Text: PBNCNotifications@perituservices.com	Jan 11 2022 23:14:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14787868	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2022 23:14:03	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14788106	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2022 23:14:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14775394	+ EDI: MID8.COM	Jan 12 2022 04:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14752070	+ EDI: NAVIENTFKASMSERV.COM	Jan 12 2022 04:13:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14752072	Email/Text: Bankruptcy.Notices@pnc.com	Jan 11 2022 23:14:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14789213	Email/Text: Bankruptcy.Notices@pnc.com	Jan 11 2022 23:14:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH

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			44101
14779873	+ EDI: RECOVERYCORP.COM	Jan 12 2022 04:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14781168	+ Email/Text: ebnpwsa@grblaw.com	Jan 11 2022 23:14:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14784801	EDI: Q3G.COM	Jan 12 2022 04:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14770292	EDI: NAVIENTFKASMSERV.COM	Jan 12 2022 04:13:00	SLM Bank c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14752073	+ EDI: PRATHEBUR	Jan 12 2022 04:13:00	The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
14752074	EDI: USBANKARS.COM	Jan 12 2022 04:13:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
14770959	EDI: ECMC.COM	Jan 12 2022 04:13:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A
cr		THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A.
cr		The Bank of New York Mellon Trust Company, Et al.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14788249	*	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2022 at the address(es) listed below:

Name	Email Address
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Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water &amp; Sewer Authority jhunt@grblaw.com

Jerome B. Blank

on behalf of Creditor The Bank of New York Mellon Trust Company Et al. pawb@fedphe.com

Jill Manuel-Coughlin

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on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY N.A. bankruptcy@powerskirn.com

Jill Manuel-Coughlin

on behalf of Creditor The Bank of New York Mellon Trust Company Et al. bankruptcy@powerskirn.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com

Maria Miksich

on behalf of Creditor BANK OF AMERICA N.A mmiksich@kmllawgroup.com

Matthew M. Brennan

on behalf of Debtor Reno L. Benigni Sr. attorneymatthewbrennan@gmail.com

Matthew M. Brennan

on behalf of Joint Debtor Laura L. Benigni attorneymatthewbrennan@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY N.A. pawb@fedphe.com

TOTAL: 11